



*If you are a business owner or  
self-employed, then  
Disability Insurance Elective  
Coverage may be for you!*



STATE OF CALIFORNIA

LABOR AND WORKFORCE  
DEVELOPMENT AGENCY

EMPLOYMENT DEVELOPMENT  
DEPARTMENT

EDD is an equal opportunity employer/program.  
Auxiliary aids and services are available upon request to  
individuals with disabilities. Requests for services, aids,  
and/or alternate formats need to be made by calling  
800-480-3287 (voice) or TTY 800-563-2441.



# DISABILITY INSURANCE ELECTIVE COVERAGE

*A SAFETY NET FOR THE  
BUSINESS OWNER  
OR SELF-EMPLOYED*

## Protect your most valuable asset- your ability to earn an income

As someone whose livelihood depends on your ability to run a business, you should consider what would happen if your income stopped because:

- You were sick, injured, or pregnant and could not work.
- Your parent, child, spouse, or registered domestic partner needs your care due to a serious health condition.
- You would like to bond with your new minor child.

Could you do without your income even temporarily?

## A financial safety net

Disability Insurance Elective Coverage (DIEC) offers a safety net to business owners or self-employed individuals. Premiums are based on net profits as declared on the Internal Revenue Service Form 1040 Schedule SE or Schedule C. Benefits range from \$51 to \$917 per week.

## Consider the benefits

- Protection against loss of income due to injury, pregnancy, or illness - whether or not it is work-related.
- Up to 39 weeks of benefits for your own disability.
- Automatic coverage in California's Paid Family Leave (PFL) insurance program, which provides up to six weeks of benefits to care for a seriously ill parent, child, spouse, registered domestic partner, or to bond with a new minor child.

For more information about Disability Insurance, call (800) 480-3287 or for information about PFL insurance benefits, call (877) 238-4373.

## Major Requirements

- You must own your own business or be self-employed.
- You must be normally and continuously engaged in a regular trade, business, or occupation.
- You must derive the major portion of your income from your trade, business, or occupation.
- Your business cannot be seasonal.
- You must stay in the program for two complete calendar years unless you discontinue your business or move out of California.

## Benefit Eligibility

Generally, you must have this insurance coverage for at least six months before you are eligible to file a claim.

If you are interested in more information about this program please call (916) 654-6288. If you would like an application, please call (916) 554-7104, complete and mail the attached form, or visit EDD's Web site at:

**[www.edd.ca.gov](http://www.edd.ca.gov)**

Please send me more information and an application for DI Elective Coverage.

Name \_\_\_\_\_  
Street Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
E-mail Address \_\_\_\_\_  
Please have someone call me at (      ) \_\_\_\_\_

*Detach this portion and mail to the following address:*

State of California  
Employment Development Department  
Taxpayer Assistance Center, Attn: DIEC Unit  
PO Box 2068  
Rancho Cordova, CA 95741-2068